

Information to identify the case:

Debtor 1	<u>Alberto Carrero</u>	Social Security number or ITIN	xxx-xx-5366
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Griselda P. Carrero</u>	Social Security number or ITIN	xxx-xx-7351
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-12383-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alberto Carrero

Griselda P. Carrero

8/17/18

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Alberto Carrero
 Griselda P. Carrero
 Debtors

Case No. 13-12383-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 83

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.

db/jdb
 cr +Alberto Carrero, Griselda P. Carrero, 26 Liberty Street, Passaic, NJ 07055-2708
 +Bank of America, N.A., servicer for U.S. Bank, Nat, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 517650679 Bank of America NA, PO Box 660933, Dallas, TX 75266-0933
 513661840 Bsi Financial Services, 101 N 2nd St, Titusville, PA 16354
 513661852 +CITI BANK, PO BOX 790139, ST LOUIS MO 63179-0139
 (address filed with court: Citibank, CitiCorps Credit Services/Attention: Cen, Po Box 20503,
 Kansas City, MO 64195)
 513661858 +Compass Resolution Ser, 1610 E. Street Andrew Place Ste, Santa Ana, CA 92705-4931
 513774651 +Ford Motor Credit Co dba, Keith B Morgan, Esquire, Morgan, Bornstein & Morgan,
 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
 513661864 +Gem Recovery Systems, 1001 McBride Ave, Little Falls, NJ 07424-2534
 513661870 Hackensack University Medical Center, P.O. Box 48027, Newark, NJ 07101-4827
 513828162 Hackensack University Medical Center, Att: CCCB, POB 336, Raritan, NJ 08869-0336
 513661871 +Hackensack University Medical Center, PO Box 48027, Newark, NJ 07101-4827
 513661873 +Horizon Blue Cross, PO Box 1738, Newark, NJ 07101-1738
 513661878 +Jema Physicians Services LLC, PO Box 808, Grand Rapids, MI 49518-0808
 513661879 +Jema Physicians Services LLC, 211 Pennington Road, Passaic, NJ 07055-4617
 513661886 +Mitsubishi Motor Credi, Mmca, Po Box 4401, Earth City, MO 63044-0401
 513661891 +Neurology Group of NJ, 50 Mt. Prospect Ave, Clifton, NJ 07013-1900
 513661893 #+North Jersey Media Group, 150 River St, Hackensack, NJ 07601-7110
 513661896 PNC, Pnc, Po Box 5570 Br-Yb58-01-3, Brecksville, OH 44141
 513732100 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 513661894 +Passaic Co District CT, 77 Hamilton Street, Paterson, NJ 07505-2099
 513661898 +Pnc Bank, Po Box 5570, Cleveland, OH 44101-0570
 513661899 +Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
 513661900 +Royal Presti, 333 Holtzman Rd, Madison, WI 53713-3954
 513661901 +Rubin & Raine of New Jersey, LLC, PO Box 949, Eatontown, NJ 07724-0949
 513661904 +Spiegel, Attn: Bankruptcy, Po Box 9428, Hampton, VA 23670-0428
 513661906 +St Mary's Hospital, 211 Pennington Avenue, Passaic, NJ 07055-4698
 513661909 +Sunrise Credit Services, Inc., 260 Airport Plaza, Farmingdale, NY 11735-4021
 513661908 +The Stone Center of New Jersey, 150 Bergen Street, Newark, NJ 07103-2496
 513661915 +Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, Po Box 1799,
 Akron, OH 44309-1799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 18 2018 00:16:25 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 18 2018 00:16:20 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513661832 EDI: HNDA.COM Aug 18 2018 03:43:00 American Honda Finance, Po Box 168088,
 Irving, TX 75016
 513661828 +EDI: AMEREXPR.COM Aug 18 2018 03:43:00 American Express,
 American Express Special Research, Po Box 981540, El Paso, TX 79998-1540
 513725198 EDI: AIS.COM Aug 18 2018 03:43:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 513661834 +EDI: AMEREXPR.COM Aug 18 2018 03:43:00 Amex, American Express Special Research,
 Po Box 981540, El Paso, TX 79998-1540
 513661833 +EDI: AMEREXPR.COM Aug 18 2018 03:43:00 Amex, P.o. Box 981537, El Paso, TX 79998-1537
 513661838 EDI: BANKAMER.COM Aug 18 2018 03:43:00 Bank of America, 4161 Piedmont Parkway, #NC4-105,
 Greensboro, NC 27410-8110
 513661836 +EDI: BANKAMER2.COM Aug 18 2018 03:43:00 Bank Of America, Po Box 17054,
 Wilmington, DE 19850-7054
 513661839 +EDI: BANKAMER.COM Aug 18 2018 03:43:00 Bank Of America, N.a., 450 American St,
 Simi Valley, CA 93065-6285
 514016633 +EDI: BANKAMER.COM Aug 18 2018 03:43:00 Bank of America, N.A., 7105 Corporate Drive,
 Mail Stop TX2-982-03-03, Plano, TX 75024-4100
 513661853 EDI: CITICORP.COM Aug 18 2018 03:43:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195
 513661855 EDI: CITICORP.COM Aug 18 2018 03:43:00 Citibank Usa,
 Citicorp Credit Services/Attn: Centraliz, Po Box 20363, Kansas City, MO 64195
 513661903 EDI: CITICORP.COM Aug 18 2018 03:43:00 Shell Oil / Citibank,
 Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195
 513661912 EDI: CITICORP.COM Aug 18 2018 03:43:00 Unvl/citi, Attn: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195
 513661841 +EDI: CAPITALONE.COM Aug 18 2018 03:43:00 Cap One Na, Po Box 26625,
 Richmond, VA 23261-6625
 513661842 +EDI: CAPITALONE.COM Aug 18 2018 03:43:00 Capital One, N.a., Capital One Bank (USA) N.A.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 513661844 +E-mail/Text: bankruptcy@certifiedcollection.com Aug 18 2018 00:16:09
 Certified Credit & Coll. Bur, 69 Readington Road, Somerville, NJ 08876-3557

District/off: 0312-2

User: admin
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513661847 +EDI: CHASE.COM Aug 18 2018 03:43:00 Chase, Attn: Bankruptcy Dept, Po Box 15298,
Wilmington, DE 19850-5298
513661845 +EDI: CHASE.COM Aug 18 2018 03:43:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
513661849 EDI: CHASE.COM Aug 18 2018 03:43:00 Chase, Bank One Card Serv, Elgin, IL 60124
513661850 +EDI: CHRYSLER.COM Aug 18 2018 03:43:00 Chrysler Financial/TD Auto Finance,
Attention: Bankruptcy, Po Box 551080, Jacksonville, FL 32255-1080
513661851 +EDI: CITICORP.COM Aug 18 2018 03:43:00 Citi-bp Oil, Po Box 6497,
Sioux Falls, SD 57117-6497
513661859 +EDI: DISCOVER.COM Aug 18 2018 03:43:00 Discover Fin, Attention: Bankruptcy Department,
Po Box 3025, New Albany, OH 43054-3025
513661860 EDI: FORD.COM Aug 18 2018 03:43:00 Ford Motor Credit Corporation, Ford Credit,
Po Box 6275, Dearborn, MI 48121
513661883 EDI: FORD.COM Aug 18 2018 03:43:00 Mazda Amer Cr, Ford Credit, Po Box 6275,
Dearborn, MI 48121
513661865 +EDI: RMSC.COM Aug 18 2018 03:43:00 GEMB / Old Navy, Attention: GEMB, Po Box 103104,
Roswell, GA 30076-9104
513661869 +EDI: GMACFS.COM Aug 18 2018 03:43:00 GMAC, Po Box 130424, Roseville, MN 55113-0004
513661862 +EDI: RMSC.COM Aug 18 2018 03:43:00 Gecrb/Lowes, PO Box 965005, Orlando, FL 32896-5005
513661861 +EDI: RMSC.COM Aug 18 2018 03:43:00 Gecrb/home Design, Po Box 981439,
El Paso, TX 79998-1439
513661863 +EDI: RMSC.COM Aug 18 2018 03:43:00 Gem, PO Box 276, Dayton, OH 45401-0276
513661867 +EDI: RMSC.COM Aug 18 2018 03:43:00 Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
513661874 +EDI: HFC.COM Aug 18 2018 03:43:00 HSBC, Hsbc Card Services / Attn: Bankruptcy De,
Po Box 5213, Carol Stream, IL 60197-5213
513661872 +EDI: PHINHARRIS Aug 18 2018 03:43:00 Harris, 222 Merchandise Mart Plaza Suite 1900,
Chicago, IL 60654-1421
513661875 +EDI: HFC.COM Aug 18 2018 03:43:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213,
Carol Stream, IL 60197-5213
513661876 +EDI: HFC.COM Aug 18 2018 03:43:00 Hsbc Nv, Attention: Bankruptcy, Po Box 5213,
Carol Stream, IL 60197-5213
513661877 +EDI: HFC.COM Aug 18 2018 03:43:00 Hsbc/brad, 90 Christiana Rd,
New Castle, DE 19720-3118
513661880 +EDI: RMSC.COM Aug 18 2018 03:43:00 Lowes / MBGA / GEMB, Attention: Bankruptcy Department,
Po Box 103104, Roswell, GA 30076-9104
513661884 +EDI: MID8.COM Aug 18 2018 03:43:00 MCM, PO Box 8870, Los Angeles, CA 90008-0870
513661881 +EDI: WFNNB.COM Aug 18 2018 03:43:00 Mandeas, Po Box 182686, Columbus, OH 43218-2686
513661885 +EDI: MID8.COM Aug 18 2018 03:43:00 Midland Credit Management, 8875 Aero Dr, Suite 200,
San Diego, CA 92123-2255
513661887 +E-mail/Text: kmorgan@morganlaw.com Aug 18 2018 00:17:31 Morgan, Bornstein & Morgan,
1236 Brace Road, St.K, Cherry Hill, NJ 08034-3229
513661890 E-mail/Text: bankruptcydepartment@tsico.com Aug 18 2018 00:17:27 NCO Financial Systems Inc,
PO Box 15740, Wilmington, DE 19850-5740
513661888 +E-mail/Text: Bankruptcy@nragroup.com Aug 18 2018 00:17:49 National Recovery Agency Inc.,
PO Box 67015, Harrisburg, PA 17106-7015
513661889 +E-mail/Text: bankruptcydepartment@tsico.com Aug 18 2018 00:17:27 Nco Fin /02,
Attention: Bankruptcy, 507 Prudential Rd, Horsham, PA 19044-2308
513661892 +EDI: WFNNB.COM Aug 18 2018 03:43:00 Newport News, 995 W 122nd Ave,
Westminster, CO 80234-3417
513661902 +EDI: SEARS.COM Aug 18 2018 03:43:00 Sears/cbna, 701 East 60th St N,
Sioux Falls, SD 57104-0432
513661905 +EDI: WFNNB.COM Aug 18 2018 03:43:00 Spiegel, Po Box 183043, Columbus, OH 43218-3043
514011708 EDI: TDBANKNORTH.COM Aug 18 2018 03:43:00 TD Bank N.A., Attn: Bankruptcy Dept.,
ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547
513661910 EDI: TDBANKNORTH.COM Aug 18 2018 03:43:00 Td Banknorth Maine, Td Bank/Attn: Bankruptcy,
Po Box 9547/Ms: Me2-002-037, Portland, ME 04112
513661911 +EDI: WTRRN BANK.COM Aug 18 2018 03:43:00 Tnb-Visa (TV) / Target,
C/O Financial & Retail Services, Mailstop BV P.O.Box 9475, Minneapolis, MN 55440-9475
513661913 +EDI: VERIZONCOMB.COM Aug 18 2018 03:43:00 Verizon New Jersey Inc, Po Box 3397,
Bloomington, IL 61702-3397
513661914 +EDI: VERIZONCOMB.COM Aug 18 2018 03:43:00 Vzw Ne, Attention: Verizon Wireless Department,
Po Box 3397, Bloomington, IL 61702-3397
513661916 +EDI: WFNNB.COM Aug 18 2018 03:43:00 World Financial Network National Bank, Wfnnb,
Po Box 182686, Columbus, OH 43218-2686

TOTAL: 54

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513661829* +American Express, American Express Special Research, Po Box 981540,
El Paso, TX 79998-1540
513661830* +American Express, American Express Special Research, Po Box 981540,
El Paso, TX 79998-1540
513661831* +American Express, American Express Special Research, Po Box 981540,
El Paso, TX 79998-1540
513661835* +Amex, American Express Special Research, Po Box 981540, El Paso, TX 79998-1540
513661837* +Bank Of America, Po Box 17054, Wilmington, DE 19850-7054
513661854* +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20507,
Kansas City, MO 64195)

District/off: 0312-2

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****
513661856* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank Usa, Citicorp Credit Services/Attn: Centraliz,
Po Box 20363, Kansas City, MO 64195)
513661857* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank Usa, Citicorp Credit Services/Attn: Centraliz,
Po Box 20363, Kansas City, MO 64195)
513661846* +Chase, Po Box 15298, Wilmington, DE 19850-5298
513661848* +Chase, Po Box 15298, Wilmington, DE 19850-5298
513661866* +GEMB / Old Navy, Attention: GEMB, Po Box 103104, Roswell, GA 30076-9104
513661868* +Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
513661882* +Mandees, P.O. Box 182686, Columbus, OH 43218-2686
513661897* PNC, Pnc, Po Box 5570 Br-Yb58-01-3, Brecksville, OH 44141
513661895* +Passaic Co District CT, 77 Hamilton Street, Paterson, NJ 07505-2099
513661907* +St Mary's Hospital, 211 Pennington Avenue, Passaic, NJ 07055-4698
513661843 ##+Carrington Mortgage Se, 1610 E Saint Andrew Place Sutie B150, Santa Ana, CA 92705-4931
TOTALS: 0, * 16, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 17, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Bank of America, N.A., servicer for U.S. Bank,
National Association, Successor Trustee to Bank of America, N.A., as Successor Trustee to
LaSalle Bank, N.A. as Trsutee for The Merrill Lynch First Frank nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as trustee, in trust
for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed
Certificates, Series 2007-FF1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Marie-Ann Greenberg (NA) on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Joint Debtor Griselda P. Carrero rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Debtor Alberto Carrero rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 6